

FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Office of Consumer & Business Education

Helping Victims of Hurricane Katrina: Your Guide to Giving Wisely

In the wake of the devastation caused by Hurricane Katrina, Americans are opening their hearts and wallets to help the affected communities in the Gulf Coast. The federal government is advising that the best way to provide immediate assistance is to donate money directly to established national relief organizations with the experience and means to deliver aid.

If you're thinking about the best ways to provide help to those affected by the Hurricane, the Federal Trade Commission (FTC), the nation's consumer protection agency, has these tips to help you give wisely:

- * Donate to recognized charities you have given to before. Watch out for charities that have sprung up overnight. They may be well-meaning, but lack the infrastructure to provide assistance. And be wary of charities with names that sound like familiar, or nationally known organizations. Some phony charities use names that sound or look like those of respected, legitimate organizations.
- * Give directly to the charity, not the solicitors for the charity. That's because solicitors take a portion of the proceeds to cover their costs, which leaves less for victim assistance.
- * Do not give out personal or financial information — including your Social Security number or credit card and bank account numbers — to anyone who solicits a contribution from you. Scam artists use this information to commit fraud against you.
- * Check out any charities before you donate. Contact the Better Business Bureau's Wise Giving Alliance at www.give.org.
- * Don't give or send cash. For security and tax record purposes, contribute by check or credit card. Write the official name of the charity on your check. You can contribute safely online through national charities like www.redcross.org/donate.
- * Ask for identification if you're approached in person. Many states require paid fund-raisers to identify themselves as such and to name the charity for which they're soliciting.

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

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